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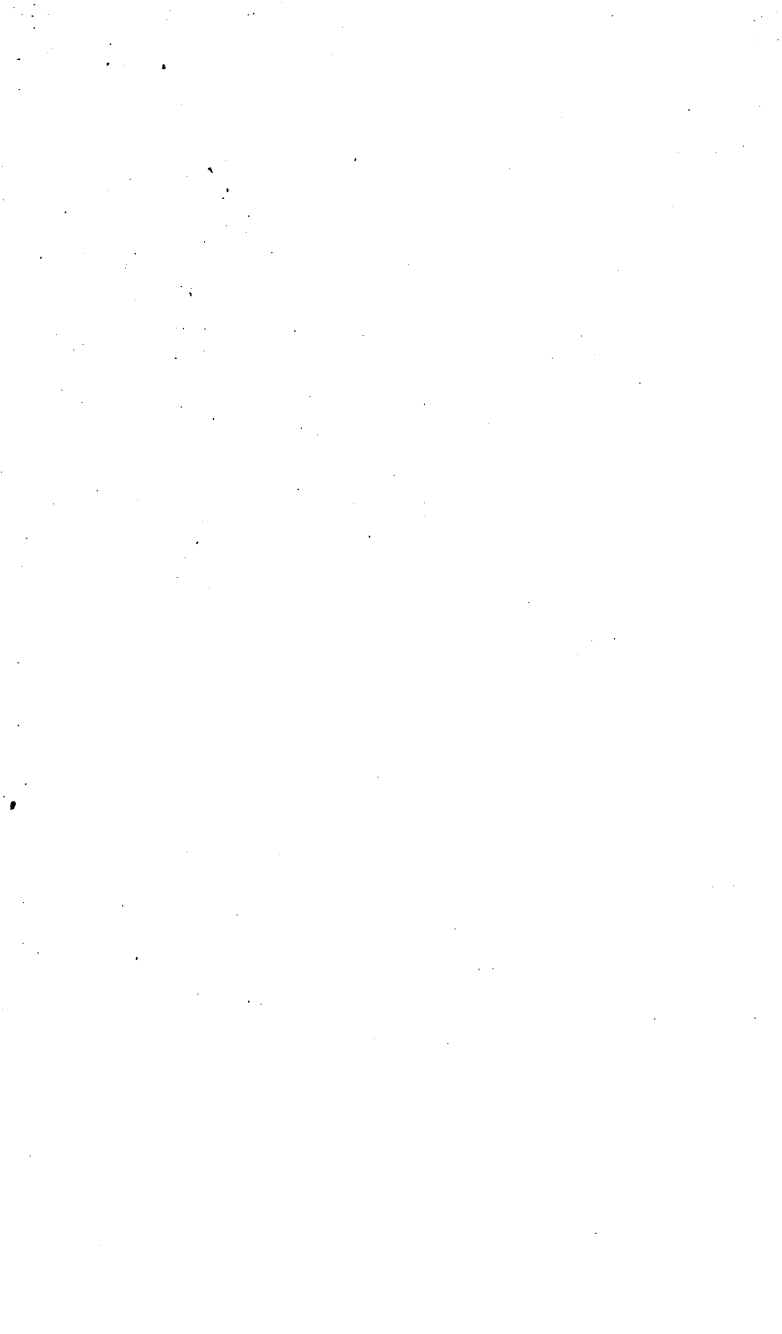
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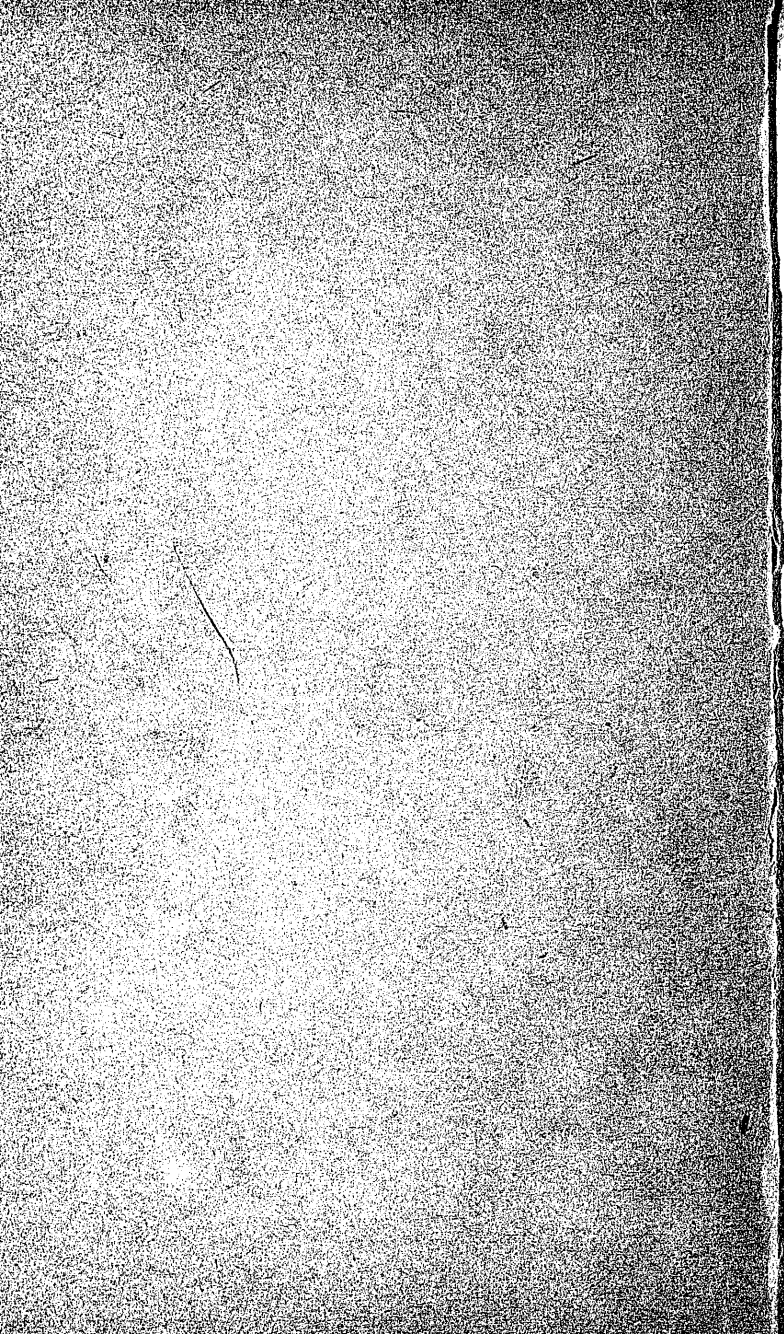
AMERICAN
TITHERS

By JAMES L. SAYLER



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American Tithers

By

JAMES L. SAYLER

Member of the Chicago Bar



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INTRODUCTORY

WILLIAM ARTHUR, a Wesleyan Methodist minister of London, England, and well known in other years in the United States, said in his famous lecture upon systematic and proportionate giving, delivered at the City of Belfast, Ireland:

I know many men who, at the outset of life, gave a tenth. These have all been prosperous men. I do not know one of them but shows that the effect of his early adopting one tenth has been to prepare him for a higher proportion when years of plenty set in. The very night before I left London to give this lecture, I asked a valued friend of mine, who had adopted the principle of giving a tenth early in life, and whom the prospering hand of God had raised from humble beginnings to a position of great and valuable influence, if he ever knew a case in which a man set out on the principle of giving a tenth to God, *and persevered in it*, and then failed in life? He answered, "Not one" (1)¹

Long years of study on this subject brought Mr. Arthur to the following conclusion: That a man's benevolences should be based upon his ability to give, so that with the growth of wealth his scale of giving should also grow. Giving, while it is a pleasure and a delight, is also a duty; and men can only do this aright when they bring

¹The numbered references are to bibliography given following Chapter V.

to it a system and order not inferior to that which they aim at in their business affairs. And it is said by Mr. Arthur's biographer that he not only preached these doctrines but practiced them as well. While still possessing only the slender income of a Methodist minister, he sacredly dedicated a portion of it to the service of the church and the poor; and when unexpected wealth came to him, he acted upon the same principles, not only giving enlarged subscriptions, but making a large thank-offering from capital as well (2).

In all the realm of literature it is doubtful if there can be found compassed in short space sounder advice for the guidance of the lives of young people than contained in the letter which William Gladstone wrote to one of his sons, then a student at Oxford University. The letter is written from Stratheconan, and is dated October 7, 1872. There is recommended the keeping of a journal of principal employments for each day; an account of receipts and expenditures accurately kept; the proper use of Sundays; the cultivation of self-help; and then follows this advice on the use of money:

In regard to money as well as to time, there is great advantage in its methodical use. Especially is it wise to dedicate a certain portion of our means to purposes of charity and religion, and this is more easily begun in youth than in after life. The greatest advantage of making a little fund of this kind is that when we

are asked to give, the competition is not between *self* on the one hand and charity on the other, but between the different purposes of religion and charity with one another, among which we ought to make the most careful choice. It is desirable that the fund thus devoted should *not be less than one tenth of our means*; and it tends to bring a blessing on the rest (3).

It is said by John Morley, Mr. Gladstone's biographer, that these suggestions, including the one just quoted on the use of money, are the actual description of his own lifelong habit and unbroken practice. His account books show in detail that he never at any time in his life devoted less than a tenth of his annual incomings to charitable and religious objects. From 1831 to the end of 1890 Mr. Gladstone devoted to objects of charity and religion upward of 70,000 pounds, and in the remaining years of his life the figure in his Benevolent Account stands at 13,500—this besides 30,000 pounds for his cherished object of founding the hostel and library at Saint Deniol's (4).

Mr. John D. Rockefeller, in his *Random Reminiscences of Men and Events*, says:

The education of children in my early days may have been straitlaced, yet I have always been thankful that the custom was quite general to teach young people to give systematically of money that they themselves had earned. It is a good thing to lead children to realize early the importance of their obligations to others (5).

These quotations taken from the diverse fields

of the ministry, statesmanship, and finance, represent, it is believed, the essential elements of the philosophy of life which has had a dominating influence in the careers of those whose manifold activities are briefly sketched in this volume.

It is sometimes said that the princely givers to the churches and to charitable and educational purposes have often been men who, in the beginning of their careers, have set aside a tenth of their earnings to religious and charitable purposes. The statement has interested me, and I have made some effort, through studies of such biographical matter as could be obtained, and through correspondence, to find the truth in these assertions. The following examples, dealing almost exclusively with American philanthropists, justify one, I think, in giving an affirmative answer to the inquiry.

Gladstone said on one occasion that *one example* was worth a thousand arguments (6). May God add his blessing to those who, through a study of the lives of those whose careers are briefly sketched herein, may feel the call to set aside at least a tenth of their earnings to religious and humanitarian purposes; and, when years of plenty set in, will likewise feel the call to an even larger scale of giving.

JAMES L. SAYLER.

CHAPTER I

BANKERS AND THEIR TESTIMONY

JOHN STEWART KENNEDY, banker and philanthropist, who died in New York city October 31, 1909, had risen from humble circumstances. His fortune was accumulated through many years of tireless energy and an unusual capacity for affairs. His life is said to have been one of the most striking recognitions in the history of America of that obligation which rests upon men who, under our system of government, have risen from poverty to wealth—who have made almost unlimited use of the great opportunities open to every capable and energetic man—to hold their wealth not for selfish purposes, but for the betterment of humanity (7).

Dr. Parkhurst, in the memorial sermon which he preached in the Madison Square Presbyterian Church, Sunday, December 5, 1909, said :

Mr. Kennedy's Christianity was a pervasive atmosphere which gave breath and subsistence and color to every remaining feature of his life. Strict in the observance of the Sabbath, constant in his attendance upon sanctuary service, fixed in his habits of Bible study and contemplation, he was as much a Christian when not praying as when he was, and to serve God

and his fellow man sums up in a word the meaning of Mr. Kennedy's life (8).

From the start of his business career Mr. Kennedy was a tither. This is known. There was found among his books one very old in which his benefactions were put down. These benefactions bore this heading: "*Behold, the tenth of all I give unto Thee.*"

During his lifetime he built the United Charities Building at the corner of Fourth Avenue and Twenty-second Street in New York, and presented it to the four philanthropic societies which are housed in it. He gave \$250,000 to the School of Philanthropy, and \$1,000,000 to Columbia University, the latter anonymously. He gave \$1,000,000 to the Presbyterian Hospital in 1903, and \$400,000 to the Nurses' Home. He gave to the Lenox Library, the New York Historical Society, and the Metropolitan Museum of Art. He was president of the Board of Trustees of Robert College.

Mr. Kennedy's estate was valued at \$60,000,000. He left nearly \$30,000,000 to religious, charitable, and educational institutions. Among his public bequests contained in his will were: \$2,250,000 to the Board of Foreign Missions of the Presbyterian Church; \$2,250,000 to the Presbyterian Board of Home Missions; \$2,250,000 to the Presbyterian Church Erection Fund; \$2,250,000 to the New York Presbyterian Hospital; and

to the New York Public Library \$2,250,000. The list of legacies includes forty-six, and includes universities and colleges, missionary causes, hospitals, and other public and benevolent institutions.

Horace Bushnell said on one occasion :

One more revival, only one more, is needed—the revival of Christian stewardship; the consecration of the money power of the church to God; and when that revival comes, the kingdom of God will come in a day; you can no more prevent it than you can hold back the tides of the ocean (9).

When one considers the widely drawn terms of this magnificent will, and the ideas of stewardship which preceded it in Mr. Kennedy's life, there comes a realization of the truth in Dr. Bushnell's remarks as to the power to come from a general revival in Christian giving. The remarks made by Dr. Parkhurst at the Kennedy Memorial Meeting on a universally minded and universally affectioned man are certainly a correct commentary on this wonderful life:

A man has not yet come to a full realization of the mind of Christ and the meaning of Christianity till he has both a heart and a purse for the unconverted masses of Japan, China, India, Africa, and the islands of the sea; and with some appreciation of what Mr. Kennedy was in the fullness of his containings I make bold to say, that a man is not to be measured by the intensity of his thought or the fervor of his affection, but by the distance to which that thought will reach

and the area which those affections will cover and make warm (10).

Another New York banker with international relationships is Mr. Jacob H. Schiff. He has recently passed his seventieth birthday. For thirty years he has been the head of Kuhn, Loeb and Co., one of the most influential private international banking firms in America. His power as a financier, as a philanthropist, and as a citizen is by common consent at the highest point of his life.

Many important accomplishments in America and elsewhere owe their success quite as much to the financial support and backing of Mr. Schiff and his firm as to their actual constructors. The Union-Pacific-Southern-Pacific railway system; the Pennsylvania Terminal; and the great tunnels under the Hudson river are among these. Mr. Schiff sold in America \$200,000,000 worth of the Japanese bonds when the Russo-Japanese War broke out; and he placed \$50,000,000 worth of Pennsylvania Railroad bonds in France, where they were listed on the Paris Bourse (11).

The New York Independent in its issue of January 15, 1917, said of Mr. Schiff:

He is a confirmed philanthropist. He contributes largely of money to colleges, hospitals, libraries, charitable organizations, the Red Cross and similar organizations. But, what is more, he gives himself. Many of the movements in which he is interested owe quite as much to his brain and his heart as to his pocket-

book. He is an efficient philanthropist because he gives ungrudgingly and intelligently, and above all, warmheartedly.

It is rather a well known fact among those who have given the matter of systematic giving attention that Mr. Schiff has been called a strict tither for many years, although his gifts in recent years have much overrun the tithe. In 1903 Mr. Fritz Morris, writing in *Munsey's Magazine*, on "The Foremost Jews of To-day," had this to say of Mr. Schiff:

A Hebrew precept says: "Thou shalt truly tithe all the increase of thy seed that the field bringeth forth year by year." There are wealthy Jews in New York, where wealthy Jews are many, who live up to the letter of the law. A typical representative of this class is Jacob H. Schiff, whose name is as familiar in the charitable world as in that of finance. It is said that Mr. Schiff is a contributor to every local Hebrew charity, besides aiding many nonsectarian societies, and that the total amount of his gifts is more than one hundred thousand dollars annually; but most of his benefactions are anonymous (12).

It is doubtful if there is in any modern book to which reference could confidently be made, a statement as to the tenets of the Jewish community on the subject of religious observances; but it is interesting in this connection to give a quotation which a London barrister, who wrote a volume on *The Universal Obligation of Tithes*, has published, and taken from a letter of a

prominent Jewish correspondent on this subject: This Jewish correspondent says:

The laws of Leviticus are still held by Jews to be binding forever, and are adhered to by strict Jews as far as the altered conditions of time, civilization, and climate will permit.

Thus I should say that all strict Jews look upon it as a bounden duty to give away one tenth of their income in support of synagogues and charities. I am, of course, far from assuming that all Jews do this. That is a question between God and their conscience (13).

Mr. Schiff's personal views on tithing quite coincide with the views of this Jewish writer, and they are presented herewith as quite an authoritative statement, coming as they do from one representing the highest type of the American citizen:

The giving of tithes has been enjoined upon the Jews by biblical command, which is deeply interned in the blood of my coreligionists. Whether this law is very generally observed at present times I cannot say, but I know that not only in the olden times, but even in my own youth yet, observing Jews felt this law as binding upon them as any other of the Mosaic commands, and lived very strictly up to it.

It is very likely that in a general way, the law of tithing is widely observed by Jew and Gentile. Personally, I have ever made it a rule at the end of the year to pass one tenth of my income to a separate account for altruistic and charitable purposes; though for many years, with the great and justified demands upon the wealthy for the alleviation of misfortune and for the fostering of educational and other public pur-

poses, I dare say, like with me, in the case of most of the well-to-do, the simple tithe has proved insufficient; and a much larger percentage of income is given.

Referring to the above statement, Mr. Schiff, in a letter to the author under date of July 3, 1918, said:

But it is proper, I add, that under the conditions as these have since developed, my views have become considerably modified; for in the present situation it is my opinion that giving for philanthropic, public, and national purposes, at least as far as wealthy people are concerned, should be to the limit of their income, if required, whatever such income may be.

A third example from the bankers of this country is the Hon. Chester Ward Kingsley, of Boston. He passed the greater part of his life in Cambridge, and in all schemes for the city's good he was found in the fore. For eight years he was president of the Brighton National Bank. He was in the Massachusetts House of Representatives in 1882, 1883, and 1884; and in the Senate in 1888 and 1889. He was for thirty years a member of the water board, and for a number of years president of that body. His zeal and foresight as president of the board that inaugurated the magnificent system of Cambridge, caused him to be known as the "Father of the Cambridge Water Works" (14).

He was a trustee of the Newton Theological Institute, Colby University, and Worcester

Academy. He was president of the American Baptist Society, and of the Massachusetts Baptist Convention; and he was for some years one of the executive committee of the American Baptist Missionary Union, and president of the Baptist Social Union.

Mr. Kingsley was a life-long tither. When he was a young man he was inspired by a sentence from his pastor to open a Benevolent Account. Many years afterward he testified to that same pastor that five hundred thousand dollars had passed through that account for the Lord's work (15). This should prove to be a wonderful inspiration to young business men just starting in their lifework. It is possible, and it is hoped, that such a privilege is within the reach of some of those who read this volume.

A vice-president of one of the New York banks who has given months and years to the study of tithing, and who now has a salary of \$25,000 a year from the bank with which he is associated, states that it has been his practice for some time to give as a minimum a tithe of his income to the Lord's work. His custom has been to give to the local church with which he is connected a tithe of his definite income, such as salary; and then to give to denominational and benevolent causes out of profits and other increment. This has not only been a great satisfaction, but he has tried to keep the account methodically correct.

The names of American bankers in connection with systematic giving would be incomplete without the name of Jay Cooke, the financier of the Civil War. The business houses with which he was prominently connected not only tithed their profits for religious and charitable work, but he tithed his own income in addition.

He gave vast sums of money to rebuild churches in the South. He became known as a great philanthropist; and repeated calls were made upon him from many parts of the United States. Necessarily many of these calls had to be refused; but many gifts ranging from small amounts up to five and ten thousand dollars were granted. Mr. Cooke was a great respecter of the Sabbath day and insisted upon his partners and coworkers in the financial world observing it as a day of rest. He was identified with many charitable and civic societies in Philadelphia, and was liberal in his gifts to the American Bible Union. In his charities he knew no lines of creed or religious differences. There was a universality in his giving as there was in that of Mr. Kennedy.

Mr. Cooke's services to the United States government, during the Civil War, in providing the required funds to prosecute the war, were very valuable. No other man in America, at a critical time, could have secured the funds as he did. For ten years, during this critical period, he undoubtedly had the clearest financial mind of any man in America (16).

CHAPTER II

THE WORD OF MANUFACTURERS

THE founder of the Baldwin Locomotive Works in Philadelphia, Matthias W. Baldwin, early in life set aside one tenth of his income for religious and charitable work. His interest in civic and religious improvement had a tremendous influence in Philadelphia. In the days of his prosperity he gave far more than a tenth to religious work. He was a devoted member of the Presbyterian Church. He was greatly interested in the colored race; and helped them in many ways educationally. During times of great trial financially for the Baldwin Locomotive Works he still insisted that one tenth of the net profits be set aside for religious and charitable work. He insisted that that was the one safe investment. In a recent volume issued by the present management of the Baldwin Locomotive Works they have this to say of the founder:

From the earlier years of his business life the practice of systematic beneficence was made a duty and a pleasure. His liberality constantly increased with his means. Indeed, he would unhesitatingly give his notes in large sums for charitable purposes, when money was absolutely needed to carry on his business.

The notes referred to were always paid. Mr. Baldwin was one of the most active founders of the Franklin Institute in 1824, and in after life a prominent supporter of its educational enterprises. He was widely known as a builder of churches and missions. His heart and purse seemed always ready to respond to appeals from deserving sources. He opened a school for colored children in Philadelphia, and for years paid the salaries of the teachers.

A contemporary of Mr. Baldwin was William Colgate, of New York. In America there are few houses better known than Colgate and Company, perfumers and soap-makers. They have been in business for more than a century. William Colgate, the founder of the enterprise, early in life, when in humble circumstances, began to give a tenth of his earnings to religious and charitable purposes. His sons, who succeeded him in the business, followed the same principle. With increased wealth came an increasing sense of responsibility to the community at large. Mr. Colgate was one of the most prominent members of the Baptist Church in America. He was one of the thirteen founders of the American Bible Union. From the time that the Hamilton Literary and Theological Seminary was established at Hamilton, New York, he contributed largely to its support; and by the time it became Madison University, in 1846, five eighths of the prop-

erty had been contributed by Mr. Colgate and his sons. Mr. Colgate's biographer says of his giving:

His benevolence was a religious conviction; it reduced his charities to system, made them a means of self-culture and an homage to God. He dispensed his gifts both with purpose and proportion; and recognized at all times his stewardship to God (17).

A later president of the Baldwin Locomotive Works was Mr. John H. Converse, of Philadelphia. Like Mr. Baldwin he set aside a tenth of his income for religious and charitable purposes; and, like Mr. Baldwin, in times of prosperity he far exceeded the tenth in his expenditures for these causes. He was one of the prime movers in the evangelization of the cities on a large scale. He said at one time on this question, "Attack the cities first."

That his work might be continued after his death he left a trust fund of \$200,000 for use in evangelization work. He had an unalterable and a simple faith in the divine character of Jesus Christ, and that sin could be effaced only through his grace. One year when the Locomotive Works were not very profitable he gave \$400,000 for religious and charitable work. He collected at his home a number of fine works of art. At college when elected to the Phi Beta Kappa he did not join immediately because he did not have the five dollars required to pay for

the key. In the later years of his life he gave great attention to civic and religious work. The wisdom of his judgment was demonstrated not only in the great success of the plant with which he was connected as its president, but in the great number of movements with which he was connected.

Mr. Converse was an executive, a man of methodical habits, sound sense and conservative views. The range of his interests included the directorate of several banks, societies devoted to the arts and sciences, educational institutions, the official boards of his home church at Bryn Mawr and of Calvary Church in Philadelphia, the Bible class that he taught, and the world-wide evangelistic work that he endowed.

Mr. Philip E. Howard, of Philadelphia, says of Mr. Converse:

His faith was not a mere theory to be preached in words, but a practical matter to be applied to daily living. He concentrated upon the task in hand, and did not take on the needless burdens of an unseen future. His whole nature turned with increasing zeal to Christian service of many kinds, but most of all to the work of evangelism. Individual soul-winning engaged him far more than most of those associated with him in organized work could realize (18).

Another Pennsylvanian of the same type was Mr. Samuel Pollock Harbison, of Pittsburgh, president of the Harbison-Walker Refractories Company, makers of fire brick. He was born at

Bakerstown, Allegheny County, September 25, 1840, and died at Pittsburgh, May 10, 1905. He was a member of the Board of Freemen of the Presbyterian Church in the United States; a member of the Board of Trustees of the Young Men's Christian Association of Pittsburgh; a member of the Evangelistic Committee of the General Assembly of the Presbyterian Church; a member of the Forward Committee of the Board of Foreign Missions; a member of the Advisory Committee of the Woods Run Industrial Home; Chairman of the Board of Directors and Senior Member of the Harbison-Walker Refractories Company, of Pittsburgh; a director of the Pennsylvania National Bank; and a generous giver to many charitable and religious societies.

Mrs. Harbison, in giving an account of his life, says:

With his very first earnings he began systematic giving and keeping a strict account of all expenses—a habit which grew with the years, and as his means increased, so did the love of distribution until, from a tenth he gave his entire income outside of living expenses. He never pursued money as an object and always accepted prosperity as a direct gift from God. Indeed, the question of stewardship was to him a very vital one, and which he has used to help many who had never known the joy of Christian giving (19).

The following extract from his will shows his attitude toward giving, and also that as he himself had acted so he desired his children and

family to act. As it is true in many cases, where the father has set the example the sons have followed in their father's practice. This is the extract:

I have made no provision in my will for any charitable bequests, as I have, during my life, administered largely on my own estate and have, from year to year, given to the Lord's work and other charities, as though it was my last. In leaving my estate to my family it is my hope that they may act upon the same principle, remembering that the King's business requires haste, and that what we do for Him ought to be done quickly, so that, should He come in my time or in your time, we be not found with His money in our hands that ought to be out doing service in His cause.

Mr. Harbison took a great interest in the spread of the gospel. He loved to teach the Bible. In his wide travels he made friends easily, and the conversation was usually brought around to some missionary or other similar topic. The expressions as to the sincerity of his character, his broad culture, his active interest in the church were testified to by a very great many persons who were closely associated with him in the work of the Presbyterian Church, of which he was a member.

The United Brethren Church has had no more loyal member and none giving more largely to its various causes than John Dodds, president of the Ohio Rake Company, of Dayton, Ohio. Mr.

Dodds started in life by selling books. He was industrious and early started in giving away his money systematically. In later life he wrote a little volume on systematic giving; and in this he attributed his ability to help in the building of churches, in the support of ministers, to the starting of missions in cities, to his early habit of systematic giving. He did not give in great sums to any one cause, but he was always giving and gave to a manifold number of causes. During seasons of backwardness financially he would buy winter coal to help ministers in Kansas, Nebraska, and Colorado. He gave to building churches in distant places, and helped in many city missions. Bishop W. M. Weekly, in his "Getting and Giving," said that John Dodds was one of the most striking examples of what persistence in systematic giving would accomplish in the production of large and helpful results (20).

In England the one who perhaps more than any other person has done most to promote tithe-paying is the Rev. Henry Landsell, D.D., chaplain of Morden College, Blackheath—minister, traveler, and writer. He is the author of the most complete and comprehensive work on tithe-paying which has been issued. The title is *The Sacred Tenth, or Studies in Tithe-Giving Ancient and Modern*; two volumes; issued in 1906 by the Society for Promoting Christian Knowledge, of London (21).

THE WORD OF MANUFACTURERS 25

The one in America who has perhaps done more to promote tithing is a Chicago manufacturer—Mr. Thomas Kane. He maintains an office force to send out literature on the subject (22). During the past forty years he has expended annually from a few hundred to several thousand dollars on his tithe and charitable work. His publications have always been made under the pseudonym of "Layman." Mr. Kane's viewpoint is that one is benefited both spiritually and financially by giving one tenth of one's income to religious and charitable purposes. He has sent out many thousands of inquiries to this purpose: My personal belief is that God honors both temporally and spiritually those who devote one tenth of their income to his cause. I have never known an exception. Have you?

A recent writer for the American Magazine has this to say of Mr. Kane:

He is the head of two big manufacturing concerns, an active member of the Union League Club, an elder in the Presbyterian Church, and there is scarcely a charity or a church organization in the district in which he or his wife is not interested. That is the reason of his perennial youth. Mr. Kane has never lived in the past—but in the future. He has a fine sense of humor and a fine sense of honor. He believes that God is good, that life is good, and that any human being who leads a normal, decent life will find it so (23).

A prominent shoe manufacturer of Saint Louis,

who has given many thousands of dollars to his church and to benevolent work, has been a tither for the past twenty-five years. Every six months he takes an inventory of his business and sets aside one tenth of the net profits for benevolent work. During the past few years he has greatly exceeded the tithe in his gifts. He reports that he was led to adopt the practice by hearing about it from others.

John Wesley Duncan, of Indianapolis, in his Christian Stewardship, tells of an Indiana manufacturer who began his career by working at the bench for ten dollars a week. One dollar of that he considered sacred to the cause of the church and regularly gave it as his contribution. The members of the church having charge of the finances told him it was too much. His only reply was that he thought it was his duty to give it. Later he has had a business which has yielded him a princely income; and he has given many thousands of dollars to the cause of the church (24).

CHAPTER III

MERCHANTS

AN iron merchant in the State of New York, who has given away Beneficent Ledgers, to the number of eighteen hundred, to those who adopt systematic giving, commenced tithing fifty-six years ago, and has kept strict account for more than fifty years. He was in the Civil War, and was obliged to keep an account in a memorandum book from 1861 to 1864; but after his discharge from the army, and when he entered business life, he found that he had a silent partner who was to draw one tenth of his income, and it was essential that he should keep the account in a businesslike manner. He is convinced that this system gives one a grateful heart, and also that the gift is made freely, which is the only kind of gift which is pleasing to the Lord.

For many years this gentleman has given Beneficent Ledgers to those who adopt the plan. He has found it impossible to buy these in any bookshop, and for that reason he has them made. He makes no charge for them, as they are paid for out of his tithe fund. Whatever of success he has had in life he attributes to the adoption of the tithing system fifty-six years ago.

A noted citizen of Cincinnati, and a member of the well known iron firm of Rogers, Brown and Company, was William Christie Herron, of Cincinnati, Ohio. He had been very successful in business and had accumulated a fortune of perhaps \$250,000. He had been a lifelong tither, and often made mention of the fact. He rendered valuable assistance to the various departments of the Methodist Episcopal Church, of which he was a member. At the time of his retirement from business in August, 1901, the Cincinnati papers printed about two columns concerning his remarkable business career, and stating that he was retiring from business the better to devote his efforts to the various charitable and philanthropic societies with which he was connected.

Mr. Herron died at Cincinnati May 21, 1909. The Loyal Legion, of which he was a member, in their memorial of his life, paid the following high tribute to the eminently useful character of his life:

The simple record of William Christie Herron's life, and the recollections of his unselfish labors in the cause of philanthropy and religion, of civic betterment and world-wide peace all bear eloquent and ample testimony to his patriotism as a soldier, his fidelity as a citizen, his devotion as a Christian, and his high rank as a philanthropist and lover of his fellow men.

In business life he was energetic, capable, and successful, and for many years a member of the well-known firm of Rogers, Brown and Company, from which he

retired a few years ago, the more fully to devote himself to the ever-widening circle of public benefactions and philanthropic work, to which he gave so freely of his means and personal service.

A devoted member and trusted official of the Methodist Episcopal Church, he was recently honored by its highest gift to a layman: the appointment as a member of the General Book Committee.

As a director of the Associated Charities, a vice-president of the Young Men's Christian Association, a trustee of the Children's Home and Christ Hospital and Deaconess' Home, and a valued adviser in the council of many other philanthropies, both local and national, his wide business experience, broad charity, and generous giving made him an invaluable worker, conspicuous for his wise counsels and faithful services.

Most notable was his work in connection with the International Peace Society of which principles he was an ardent advocate, serving for many years as a member of its executive committee and giving largely of his time and personal effort to promote its objects.

In a small town in Ohio containing a population of about three hundred a young man failed in business. Later he was led to adopt Christ as his Saviour, and at the same time he adopted the tithing principle. Twenty-four years later he owned his own store; employs six to eight clerks, and has one of the largest businesses in a small town of any merchant in the United States. He has given thousands of dollars to benevolent and religious causes (25).

One of the founders of Boston University was Isaac Rich. He entered Boston as penniless as

Franklin entered Philadelphia. In the fish business he became the acknowledged master in the United States. He gave over \$400,000 with his own hand to many religious and educational institutions. When he died he bequeathed a considerable portion of his fortune to Boston University. Isaac Rich and Alden Speare, cofounders of Boston University, were both lifelong tithers. The same is true of Christopher R. Robert, founder of Robert College, of Constantinople (26), which college has had the generous support of William E. Dodge and John Stewart Kennedy, whose careers are sketched in this volume.

A Canadian example of importance is that of Senator John Macdonald, of Toronto, head of one of the leading dry goods stores in the Dominion. At one time when many of the business houses of Canada were being investigated, owing to a financial stringency, an accountant for a banking firm was going over the books of the firm of Macdonald & Co. The accountant finally discovered that a tenth of the profits were carefully set aside for religious and charitable work. He immediately closed the books and recommended to his bank that such credit as the firm desired should be extended. Mr. Macdonald's integrity in the business world was unquestioned; and his success in business in Toronto was unexcelled. He was an able adviser of the Methodist Church on many of its affairs, and in edu-

cational matters, assistance to the Young Men's Christian Association, and similar enterprises, his help both financially and in an advisory capacity was great at all times.

In his lecture to the young men of Toronto at the Young Men's Christian Association, on "Business Success," he has this to say:

He is the most successful who, in addition to the capital employed in his business, has means and time to do good with them; whose life, in the best sense, is a busy one; who makes money not only by his fellow men, but for them, who enjoys life as he passes through it; who, though in business, is a busy man; is, in the best sense, a busy worker who is watchful to improve those opportunities where his means, influence, and experience enable him to do the most good (27).

A New York Methodist, widely known for his charities, was John S. Huyler, head of the Huyler candy stores. He had a godly father and mother, and their influence, he said, had been a potent one in finally leading him into an intense interest in God's work on earth as well as to a simple faith in Jesus Christ. One night in New York he had received at the end of the year a check for his share of the profits for the preceding year in the candy business with which he was affiliated. He was so little interested in it that he failed to notice its amount. He was on his way to attend a meeting of young men, which was then held in cities like New York, to mark the closing of the old year and the beginning of the

new. On his way to this meeting he stopped and looked at his check. The amount was staggering, and it then came to him what a responsibility there was upon him for its just use. He changed his course and went to the midnight service which his mother was attending, and there knelt at the altar with her. Later, in the city of Paris, a final decision was made to give his life to the church and to the service of God's cause and his people.

At the Memorial Service held in Mr. Huyler's honor, Sunday, October 16, 1910, the Rev. Charles L. Goodell, D.D., said:

Mr. Huyler believed profoundly in conversion. He was himself a man of natural kindness of heart, he was generous and open-hearted. He was not a fault-finder. He was kindly and sympathetic to the last degree. But it was not until the grace of God touched his heart, that he began his great benefactions to the world. He never seemed to himself to have measured up to his obligation as a steward of God's great gifts, but I have never known any one who had so much conscience in his giving. Speaking of it to me one day in his quiet way, he said: I heard the preachers say that a man should give one tenth to the Lord; and after a while I gave a fifth, and later I gave a fourth, and then one half, and then, he said, "I ceased to keep account" (28).

His secretary said that in one year seventeen thousand applicants for charity had passed his desk. Few of these went away empty handed. It has been estimated that on an average he gave

away a thousand dollars a day. He did not hold applicants at arm's length, but went to them personally at the old Jerry McAuley Mission, and took a personal interest in their problems himself. He often said we must give these men material relief; but we must also tell them of Jesus.

The following remarks of the Rev. Frank Mason North, D.D., show to some degree the tremendous range which Mr. Huyler's philanthropic and charitable interests took:

His interest in men covered a wide area. In reach, in variety, and in specialization his good will was ever seeking new channels, until there seemed to be no phase of human need and no project of the Kingdom which did not concern him. He felt profoundly the importance of education, of the physical, mental, and moral training of the young. Yet he was not restricted to the generous support of our typical institutions of learning. He responded freely to the requisitions of such centers of power as Syracuse University, Drew Theological Seminary, and Wesleyan University. Colleges and schools, east and west in our own land, and across seas, have felt his substantial sympathy. But equally he was devoted to the unusual institutions organized to meet peculiar needs, to such southern schools as Tuskegee, Alabama, and Morristown, Tennessee, for the training of colored youth; to the trade schools of our city and to all phases of industrial education, to the vacation schools—both those conducted by the Board of Education and those under church auspices—and to the kindergartens, some of which he largely supported. It would be difficult to estimate the number of students, young men and young women, to

whom an education, academic, or industrial, has been made possible by his thoughtful bounty. He measured the power of discipline and culture and eagerly accepted the privilege of increasing it (29).

Another Canadian of great prominence and religious zeal was Robert Hamilton, a lumber merchant of Montreal, Toronto, and Quebec. His vast gifts to the work of the Episcopal Church of Canada, of which he was a member, made him a marked man in that church. His work was done with a loving sympathy and a business care which spoke volumes for his sincerity and his devotion to the work of the Master.

At the Synod of 1877, the bishop and clergy presented to Mr. Hamilton an address full of gratitude and affection, in acknowledgment of all that he had done and was doing to build up the church. Mr. Hamilton was deeply touched by this address and returned a beautiful answer. There is one clause in this answer which is especially valuable in revealing how he came to be able and willing to give so largely and so beautifully to every worthy object that was brought before him. This part of his answer was as follows:

If I have been able to do anything in any degree useful to this diocese, it is due in a large measure to a book called *Gold and the Gospel*, the perusal of a portion of which satisfied me of the propriety—I should say the duty—of a man's adopting the principle for his guidance of giving. I mean, the principle of giving

a certain proportion of his income to the service of God and the good of his fellow men. I do not venture to name any proportion, nor limit the giving to that proportion (30).

Mr. Hamilton's estate at the time of his death was \$2,750,000. About \$275,000 of this was bequeathed to various charitable and religious objects, the remainder going to his relatives (31). There was the following clause in his will:

I desire to recommend to my widow and children the practice of devoting a certain proportion (I would suggest the tenth) of their income, to the service of Almighty God and the relief of his suffering members.

CHAPTER IV

LAWYERS, EDITORS, MINISTERS, EDUCATORS

A JUDGE of one of the courts in Chicago, a trustee of the University of Chicago, and a man to whom great honors and temporal prosperity have come, was led to adopt tithing more than thirty-five years ago, through the efforts of Mr. Thomas Kane, of Chicago, then an active member of the Third Presbyterian Church. This lawyer testifies that the plan of systematic giving has been to him a matter of very great satisfaction; and that he has urged upon others the undoubted advantages of the plan.

A Pennsylvania lawyer, prominent as a legal writer, and who has been honored by delivering the Yale Lectures at the Divinity School, known as the Lyman Beecher Lectures, has advocated tithing in occasional addresses. He has been a tither for many years. On one occasion when he was successful in a case before the United States Supreme Court, and received a fee of one hundred thousand dollars, he very promptly sent his pastor a check for ten thousand dollars to use in the religious and benevolent work of the church. This gentleman is highly regarded in all circles for his balance of mind, his clear comprehension of moral issues, and his fearlessness

in saying what he believes after he has fully formed his opinions. Speaking one time at Cincinnati, Ohio, he said the following concerning missionary efforts:

In this wave of missionary enterprise I seem to see a danger worth noting. There is a danger we shall become so intent on Christianizing the other fellow that we shall forget to be Christians ourselves. The tendency is to substitute subjective effort for spiritual self-development.

Notwithstanding the enormous value of giving to the cause I plead with you that no amount of giving of money, even though it be a genuine sacrifice, can be substituted for personal work. The highest missionary work is reserved for the church in which every member is a missionary.

John Peyton Hobson, chief justice of the Kentucky Court of Appeals, has been a tither for many years, and has written tracts upon the subject that are often quoted. He was educated at Washington College, now Washington and Lee University. He was admitted to the bar in 1871. On one occasion when he received a very large fee some of his friends wondered if it would be tithed, as they knew he had advocated and practiced tithing for many years. It was very promptly tithed. He has advocated in many public ways the binding character in law and in conscience of the practice.

Judge Hobson said on one occasion:

If people would practice tithing, few Christians, after

trying it faithfully, would be willing to deny themselves the privilege.

A Boston example of prominence is that of Daniel Sharp Ford, editor and owner of the *Youth's Companion* (32). He was energetic and thrifty. He took great personal pains to make the *Youth's Companion* a worthy volume for the young. Few men have taken the pains to see that nothing unworthy should go into the columns of publications of that kind. From his early life he gave generously to the church and to manifold charities. The extent of his benefactions will not be known. He was a believer in helping those who were temporarily in need of financial assistance. When he died he left an estate valued at about \$2,500,000. A large part of this was given to the founding of Ford Hall in Boston, and for other work connected with the Baptist denomination. His help was always generously paid, and he had given much thought to the solution of the problem of friction between capital and labor.

It was said of Mr. Ford as it has been said in earlier times concerning the Hon. Rufus Choate:

The Bible, so early absorbed and never forgotten, saturated his mind and spirit more than any other, more than all other books combined, and upon this solid rock of the Scriptures he built a magnificent structure of knowledge and acquirement, to which few men in America have ever attained (33).

Rev. Joseph Parker, in his *Stonewall Breaking Down Sermon*, preached in New Court Chapel, Tollington Park, on behalf of the Colonial Missionary Society, Monday, May 13, 1895, said:

Now, if I were a constructor of Congregational churches, I would never allow any man to become a church member until he pledged himself to give one tenth of his income to Christ. It would reduce the church roll, but it would increase the church fire. Self-taxation in money, in service, sacrificing at some crucial point—that is Christianity.

Edwin Holt Hughes, a bishop of the Methodist Episcopal Church, author of *The Bible and Life*, says:

While I do not believe in teaching tithing as an Old Testament obligation continued in the new dispensation, I am a firm believer in tithing as the best beginning of a system of giving to the cause of God. It would finance the Kingdom plenteously. If its practice were general, we would be embarrassed by a surplus of funds until such time as we extended our religious work to fit the larger treasuries.

Mr. Harry Pratt Judson, president of the University of Chicago, in an address delivered at Mandel Hall, Chicago, November 4, 1915, on "The Spread of the Spirit of Christianity," said concerning his then recent visit, with a committee charged with the duty of ascertaining the needs in China for hospitals and medical assistance:

Some prominent men in China have adopted the spirit

of the Christian religion, and are supporting the Young Men's Christian Association and similar enterprises. After all, a man's willingness to help in such practical causes is a very good index of the reality of his religion.

During a period of twenty years Dr. John F. Goucher, of Baltimore, has invested \$100,000 in India in support of missionary effort and fifty thousand idolaters have turned away from heathenism, confessing Christ as their Saviour and Lord (34).

James Roscoe Day, chancellor of Syracuse University, says:

Some things praying will do and some things preaching will do, but there are other things nothing but money will do. Since the days the manna stopped falling in the wilderness, and the quails stopped flying to the hungry, we have been obliged to use money to rescue the perishing.

And in his *Raid on Prosperity*, issued in 1907, he said, concerning the great charitable trust funds, such as those of Rockefeller, Carnegie, and Sage:

The great charitable and educational trust funds are not large. They are relatively small. One hundred millions of last year's gifts was a drop in the bucket. We are startled by the "enormous total" simply because we have not seen the world giving its tenths to God's great charities. If the Hebrew tithe were applied, there would not be room to contain it. We are too far away from that to begin to put on the brakes and reverse the engine (35).

CHAPTER V

SOME LEADERS IN INDUSTRY

MORRIS K. JESUP, formerly president of the Chamber of Commerce in New York city, and founder of the Y. M. C. A. there, has been looked upon as one of the most generous givers in America (36). In the iron business, in which he was engaged for many years, he made a marked success. His business methods were such that they were looked upon as models by many competitors and those in allied lines of industry. Young men eagerly sought him for advice on how to succeed. Invariably his answer was that they should do two things: First: They should learn to do the work of the one next above them; and, second, they should begin early to give away a portion of their income (37). He said he looked upon the latter as one of the great factors in his life; and that he had been led into this practice by the one with whom he had studied business—Mr. Grosvenor—and he wished to pass this on to the rising generation.

At a time in middle life when his business was rapidly growing and his interest in charitable and benevolent work was increasing it was clear that he must do one of two things—either con-

tinue with his rapidly growing business and give up a considerable part of the time he had been devoting to charitable and philanthropic work, or surrender his business into other hands and devote the remainder of his life to the field of philanthropy. He deliberately chose the latter, and New York and the country has been greatly enriched by his so doing. His services to the church, to hospitals, to the Young Men's Christian Association, to Captain Peary in his explorations, are but a few of the manifold public enterprises in which his time and thought as well as money was given.

Another President of the New York Chamber of Commerce, who started early in life to give away at least ten per cent of his small earnings, was William Earl Dodge. In later life his gifts far exceeded the tenth. At the time of his death in New York in 1883, it was estimated that for many years his gifts to charitable, religious, and educational purposes amounted to \$100,000 per annum. He was interested in a great variety of business undertakings: in a foundry, in railroads, in farm lands in many States, and various enterprises in New York city. For twelve years he was a member of the Presbyterian Board of Foreign Missions, and treasurer of the Protestant College at Beirut. He contributed to the building of Reunion Hall at Princeton Theological Seminary, New Jersey, and toward the fund for

the president's chair. He subscribed \$10,000 for the creation of the Yale Theological Seminary Building at New Haven, Connecticut. He endowed the president's chair of Williams College, Massachusetts, by a donation of \$30,000, and aided other objects of the institution. He contributed \$16,000 to Lafayette College, at Easton, Pennsylvania. He established scholarships at Dartmouth and Hamilton Colleges; and gave to the general funds of Lane Theological Seminary and the Seminaries at Bangor, Chicago, and California, and to Amherst, Beloit, Marietta, Oberlin, and other colleges, as well as to the University of Virginia and a number of institutions in the South. These are but a few of his benefactions. They were incessant, lavish, and diversified; and yet they were sagaciously bestowed.

The Rev. H. M. Field, at the Commencement of Williams College, in 1883—an address in memory of Mr. Dodge, as one of the benefactors of the institution—said:

Mr. Dodge's wealth was a sacred trust; he was but the steward to administer it; and the more that was poured into his lap, the greater were his obligations. There was no plainer duty, as there was no higher joy, than to bestow upon others some portion of that which the great Giver and Benefactor had bestowed upon him. With such a principle once settled in his mind and formed into a habit, it was no effort for him to give away money. It did not cost him a struggle with selfishness every time he was asked to contribute to a good cause; on the contrary, it was a pleasure to give.

He sought for opportunities to use his means most effectively. Giving from principle, his gifts were as regular as his family prayers and as he increased in wealth, they took on increasing proportions, till they outran all precedent. I doubt if our country has furnished another incident of such princely liberality (38).

By common consent America's greatest organizer in business affairs has been Mr. John D. Rockefeller. The same study in a minute and masterful way which he has applied to the movements of industry and commerce he has used in his benevolent and charitable work. Annually he makes a gift of \$300,000 to foreign missions; and his great gifts to education, to medical research, and manifold other agencies of a social service character make him perhaps the most conspicuous man in work of that character which this or any other age has produced. Those interested in the essential elements of a foundation for religious, charitable, or educational purpose cannot find any short statement more satisfying or helpful than Mr. Rockefeller's chapters on "The Difficult Art of Giving" and "The Benevolent Trust—The Value of the Cooperative Principle in Giving" in his *Reminiscences*.

As stated in the introduction, Mr. Rockefeller in his *Reminiscences of Men and Events* stated that not the least of the advantages of his early home training was the fact that children were taught regularly to give away to good works systematically out of the money which they had

earned. His early account book shows that he did this. He has been quoted in one interview as saying, quoting the language of John Wesley, that he thought it was the duty of every man "to make all the money he can, save all he can, and give away all he can." And he added: "I have followed this principle religiously all my life" (39). As he himself was taught so he has tried to teach his children. Mr. John D. Rockefeller, Jr., has very forcefully stated the principles which have guided his own as well as his father's life. In an address, delivered at the University of Chicago, June 6, 1916, to the graduating class at that time, he said:

Success consists not in getting, but in giving. In this somewhat materialistic age emphasis is too often laid on getting. The value of getting knowledge, power, possessions, influence, is only that they may be used in some useful way for others. That man alone is truly great who renders great service to his fellow men. Let your knowledge, power, and influence be transferred into service for humanity along that line in which you are best equipped. In this way will you fulfill the supreme purpose of life (40).

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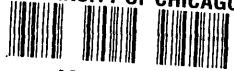
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